

all Thrift Savings Plan (TSP), participants who are over 50 to take advantage of "catch-up" contributions. It will also eliminate the 6-to-12 month waiting period which currently governs eligibility for Agency Automatic (1%) and Agency Matching Contributions.

The first section of the bill is necessary because recent changes in tax law (Public Law No. 107-16) permit 401(a) plans and others, like the TSP, to accept additional contributions from those age 50 and over, but this new law does not change the terms of any plan to provide the benefit, in fact, plans are not required to make the benefit available to participants. Instead, plans that choose to do so must take steps to amend their plan documents before such contributions may be accepted. Similarly, FERSA—the plan document for the TSP—must be amended before the TSP may accept additional contributions. Only Congress may amend FERSA. Thus, before the TSP can accept catch-up contributions in excess of the current limits, Congress must change the law. My legislation will make the requisite change in title 5 and allow all age 50 and over TSP participants to contribute more to their pension.

The catch-up provision is particularly justifiable for the Federal plan since the TSP was not created by law until 1986. The "catch-up" contributions will allow workers to make-up for years when they weren't employed, didn't contribute to their plan or otherwise weren't able to save. It is also particularly beneficial for women who have returned to the workforce after taking time away to raise families.

The second section of the bill would eliminate the confusing situation that now exists whereby employees may immediately contribute to the TSP but must wait between 6 and 12 months before any matching contributions are deposited. In 2000, Congress passed legislation that I sponsored which eliminated a similar waiting period for employee contributions. The change proposed in my new bill would make the timing of eligibility for employer contributions consistent with that governing employee contributions. This bill would eliminate all waiting periods for employer contributions to the TSP for new hires and rehires—employees who are hired or rehired would be received matching funds as soon as they join the TSP.

It is essential that we in Congress do as much as we can to foster improved savings by enhancing private and public sector pension plans. America has one of the lowest national saving rates among industrialized countries. It has fallen steadily over the last 20 years, seriously jeopardizing Americans' security during what is supposed to be their golden years. Even though Americans recognize that they should be saving more, half of all family heads in their late fifties possess less than \$10,000 in net financial assets. With the retirement of America's baby boomers approaching, Congress must help encourage Americans to save more.

Mr. Speaker, the Thrift Savings Plan Enhancement Act would be a very effective tool in encouraging Americans to save more and I urge my colleagues to support it.

A TRIBUTE TO DEE DEVLIN

HON. SAM FARR

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mr. FARR of California. Mr. Speaker, Dee Devlin, a federal employee at the Center for Civil-Military Relations (CCMR), recently was selected to receive the Association of the United States Army (AUSA) Sixth Region Civilian of the Year Award. The sixth region is comprised of sixteen chapters located throughout the states of Washington, Oregon, Nevada, and California.

In recognition of receiving the regional award, the AUSA Exceptional Service Award was presented to Mrs. Devlin at the annual national meeting of the Association of the United States Army in mid-October. The award is presented to federal employees who directly or indirectly support America's Army in the Sixth Region area. All nominees for this award compete locally and then regionally on the basis of their contributions to the local community as well as to the Army.

Dee Devlin has been recognized for her work in support of Soldiers, Marines, Sailors, Airmen, Coast Guardsmen and the family members of the military community while she resided as a military spouse at the Defense Language Institute Foreign Language Center and the Presidio of Monterey. In addition to the support she has provided to the military community, Mrs. Devlin also served as a volunteer at Monterey Kiwanis events, and served for multiple years as the scholarship chairperson for the Community Thrift Shop, chairing a committee that provided over \$30,000 in scholarships to military personnel and family members. Throughout her career with the federal government, working at different installations for the Departments of Defense, Army, Navy, and Air Force, Dee Devlin has always been known for her caring attitude, customer service orientation, and cooperative spirit that ensured mission accomplishment at a higher standard than required, while taking care of the people involved in the mission.

Throughout thirty-one years serving the military community worldwide as a military spouse and community member and fifteen years as a civil servant, Dee Devlin served as a mentor and role model for both family members and active duty military personnel. She has served as an unofficial ambassador for the military to many local communities in the United States while residing in foreign countries.

Dee Devlin has been married for over thirty-three years to retired Colonel Daniel D. Devlin. They have two sons, Dan Jr. and Rob, who also reside in the Monterey peninsula community, as well as countless military sons and daughters whom they unofficially adopted around the world through the years.

Dee Devlin's extraordinary efforts and superb accomplishments have earned her recognition from the highest levels of the Department of the Army, the AUSA and the United States government.

HONORING AMERICA'S VETERANS

HON. J. RANDY FORBES

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mr. FORBES. Mr. Speaker, I rise in support of two important resolutions the House is considering today, both honoring America's veterans.

Since 1994, we have set aside December 7th of each year to remember the more than 3,600 soldiers, sailors, Marines, and civilians who were wounded or killed at Pearl Harbor. This year, however, on the 60th anniversary of that horrible attack, the occasion seems somehow more solemn. That attack awoke a sleeping giant, spurring the United States into World War II and reviving a sense of patriotic purpose in men, women, and children across the nation. The tragic events of September 11th evoke an eerie parallel. Again, the sleeping giant has been aroused from slumber and patriotism reigns supreme in all corners of this great nation.

S. Con. Res. 44 reminds us both of what we lost and what we gained on that infamous day sixty years ago. And, it is a reminder that we should hold in our hearts now as our brave servicemembers face our new enemy abroad.

The veterans of Pearl Harbor—indeed, all our veterans—deserve special recognition for the sacrifices that they make on our behalf. And, it is for this reason that I also rise in support of H. Res. 293. Since 1918, November 11th has been a day to honor all those who served their nation in peace and in war. Now, some are suggesting that another grand American tradition, voting, share this day of remembrance. The right to vote and participate in our democracy is cherished by all—as it should be. But, we should not honor it at the cost of the respect we show our nation's veterans. Let Election Day stand as it does and let Veterans Day stand as it does. Let these be two separate days in which to participate in our democracy and honor those veterans who have secured the very freedoms exercised in that democracy.

RECOGNIZING IMPORTANCE OF A NATIONAL DAY FOR WORDS CAN HEAL CAMPAIGN

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mr. RANGEL. Mr. Speaker, I rise today to recognize the importance of a National day for the Words Can Heal campaign as called for in H. Res. 235 introduced by our colleague Congresswoman ILEANA ROS-LEHTINEN and passed by the House on the Suspension Calendar on Tuesday, November 13, 2001. As children, many of us were taught the expression "sticks and stones may break my bones, but words can never hurt me." This phrase was intended to provide a tool for kids, often victims of cruel words and thoughtless remarks, to protect themselves.

While this concept often allowed children to stand strong against painful statements, as adults we sometimes de-emphasize the importance that the use language plays in our relationships. When we take part in gossip or say

inconsiderate things about others, we disrespect the people we are talking about, those with whom we are engaging in conversation, and especially ourselves. This disparagement can create an environment of negativity and foster a community where the role of each person is underappreciated.

Rabbi Katsof's revolutionary effort to reduce verbal violence and gossip provides us the opportunity to use language to heal our wounds rather than deepen them. The power of words to bring a smile as opposed to a tear cannot be understated. While few people would disagree, despite our best intentions, we sometimes veer off course and need a nudge in the right direction. Rabbi Katsof understands this and his national media campaign designed to encourage us to use ethical speech each and every day has the potential to help us not lose sight of the significance of the words we use.

**AMARILLO HIGH SCHOOL LADY
SANDIES VOLLEYBALL TEAM
WINS STATE TITLE CHAMPIONSHIP**

HON. LARRY COMBEST

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mr. COMBEST. Mr. Speaker, I rise today to congratulate the members of the Amarillo High woman's volleyball team in their great victory in the class 5A state championship. Their November 17th triumph marks the fourth state championship title for the Lady Sandies, an accomplishment that is truly deserving of recognition and praise.

The Amarillo High woman's volleyball program has been built upon a solid foundation of hard work, dedication and sportsmanship. This year's team had a strong season with an impressive 37-2 record. The Lady Sandies played every game with powerful determination and energy. This team showcases the ability of today's youth to pull together as a team to reach their goals, and support one another.

It is with great pride that I recognize the members of the Amarillo High's Lady Sandies volleyball team and their coaches for this accomplishment, as well as the administration and fans that carried them to victory. Thanks to their tremendous efforts, Amarillo, Texas is now home to the 2001-2002 Class 5A State Champions. I salute the Lady Sandies for bringing home another state volleyball title.

**H.R. 2269—INVESTMENT ADVICE
ACT**

HON. BRIAN BAIRD

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mr. BAIRD. Mr. Speaker, over the last twenty years the influx of 401k plans has changed the pension landscape. When the ERISA laws were written back in 1974, we had no idea how popular 401k plans would become. And as the popularity grows for these plans, the need for quality investment advice becomes ever more vital to the retirement plans of pension holders. Although there are many ave-

nues to obtain information about stocks and bonds, many people lack the knowledge to filter out the good information from the bad. Most people do not have the time necessary to investigate the nuances of the market to make informed decisions about market purchases. This is why we need to turn to professionals. Our pensions are too important to American workers and families these days to let this problem go unresolved. That is why I strongly support the Investment Advice Act that is before this body today.

I recognize there is some contention about the conflict of interest between the adviser's and the interest of their clients. However, this legislation specifically requires that a "fiduciary adviser" be personally liable for any failure to act solely in the interest of the worker. Furthermore, investment advisers will be subject to the highest form of fiduciary duty under the law, including civil and criminal enforcement by the Labor Department. I believe these safeguards protect our employees and mandate professional advisors to work in the best interest of their clients.

Mr. Speaker, in the end, it is my belief that the Investment Advice Act will increase the value of pensions for working Americans. I believe this act will lead Americans into a healthier and happier retirement. And lastly, I believe that Americans want and need access to professional financial advice.

**A PROCLAMATION HONORING
ELIZABETH JONES**

HON. ROBERT W. NEY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mr. NEY. Mr. Speaker, whereas, Ms. Elizabeth Jones was an upstanding citizen of Bel-
laire, Ohio, and;

Whereas, Ms. Jones never wavered in her enthusiasm and dedication to her education, her family, and her community, and;

Whereas, due to all of Ms. Jones' accomplishments, she will be fondly remembered by her son Allen Kenton Jones and his wife Delores; her sister Rosemary Ney; her grandson Allen Jones Jr; her four great-grandchildren, her four great-great-grandchildren, and her nieces and nephews including myself, along with many others who knew and loved her.

Therefore, I ask that my colleagues join me in recognizing the commitment and effort of Ms. Elizabeth Mary Ney Jones. Individuals like Elizabeth Jones are the key to our nation's success.

**IN HONOR OF LOULA LOI-
ALAFIOGIANNI**

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 27, 2001

Mrs. MALONEY of New York. Mr. Speaker, I rise today to pay special tribute to Loula Loi-Alafogianni, the Executive Global President and CEO of the Euro-American Women's Council. Mrs. Alafogianni has spent her professional life facilitating the needs of the

Greek and American entrepreneurial communities and advancing the cause of women's rights in the areas of business and education.

Mrs. Alafogianni has demonstrated that intelligence, integrity, energy, clear objectives and the love of a task well-executed, creates credibility. Her love for Greece and her desire to promote greater understanding and cooperation between Greece and America has made her a strong advocate and a wonderful ally. Mrs. Alafogianni, like so many talented women of her generation, has had several careers.

For two decades, Mrs. Alafogianni served as an elementary school director, helping to ensure that our young people have a strong educational foundation.

She then turned to the challenges offered by business, public relations and event-planning. Mrs. Alafogianni's entrepreneurial skills are widely recognized and she has served as a delegate to White House Conferences on small businesses since 1990, and has advised numerous public officials and government leaders.

Additionally, Mrs. Alafogianni is very civic-minded. With her husband, John, Mrs. Alafogianni co-founded the United Hellenic-American National Council, which has sponsored numerous White House luncheons for prominent and influential businesswomen from across the United States and Greece.

In 1991, she founded and organized the "Best Buddies Foundation" in Greece, along with Anthony Kennedy Shriver, who serves as its Global President and CEO. In 1995, Mrs. Alafogianni became the Global President and CEO of the Euro-American Women's Council, which promotes ties among Greeks, wherever they may live, and their motherland. She is also President of the "daughters of Roumeli" and of the "Hermes Athletic Club" of New York. She is currently a board member to the Human Rights Advisory Council of New York.

Mrs. Alafogianni has received a number of prestigious awards for her outstanding contributions, including the Crown Award, which recognizes her as one of the most creative minds of the top leading entrepreneurial women of the world. She has also earned the distinguished award of "Honorary Citizen of Baku" as a result of her pioneering efforts to improve entrepreneurial training in the former Soviet Union.

Mr. Speaker, I am pleased to bring to the attention of my colleagues the outstanding work of Loula Loi-Alafogianni. Her unwavering dedication to improving relations among the Greek and American entrepreneurial communities, and promoting opportunities for women is truly worthy of our recognition. Thank you.

**PAYING TRIBUTE TO THE HIS-
TORIC ARKANSAS RIVERWALK
OF PUEBLO FOUNDATION**

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

November 27, 2001

Mr. McINNIS. Mr. Speaker, I would like to take this opportunity to recognize and congratulate the Historical Arkansas Riverwalk of Pueblo Foundation located in Pueblo, Colorado. The group has recently been selected as the outstanding non-profit organization of the